

# VISION CHECKLIST

## CODE 48

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### ◆60A.08 Contracts Of Insurance

#### Subd 5 Signatures Required

The signatures may be facsimile signatures and may be placed in brackets [] designating a "variable" item.

#### 60A.082 Group Insurance – Benefits Continued (See Minn. Rule Chapter 2755)

#### 60A.084 Notification On Group Policies

An employer who provides life or health benefits may not change benefits, limit coverage or restrict participation until the certificate holder or enrollee has been notified.

### ◆60A.085 Cancellation Of Group Coverage; Notification To Covered Persons

#### 60A.086 Prohibition Of Retroactive Termination,

Applicable to group coverage only.

#### 62A.011 Definition of a Health Plan

#### Subd 3 (6) Dental and Vision Plans

Policies designed solely to provide dental or vision are not subject to the mandates applicable to a "Health Plan".

#### 62A.02 Health Care Policy Rates

For health, we require proof of a reasonable loss ratio. Insurers must forward an actuarial memorandum.

#### 62A.03 General Provisions

#### 62A.04 Standard Provisions

#### 62A.042 Family Coverage

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- Notice requirements prohibited.
- If dependents are covered, the policy or contract must include as insured or covered family members or dependents any newborn infants immediately from the moment of birth and thereafter which insurance or contract shall provide coverage for illness, injury, congenital malformation, or premature birth.
- If dependents are covered, the coverage must include benefits for inpatient or outpatient expenses arising from medical and dental treatment up to age 18, including orthodontic and oral surgery treatment, involved in the management of birth defects known as cleft lip and cleft palate.

### 62A.10 Group Policies

Group insurance policies must meet the definition of “group insurance”. If it is not clear from the file that the group established is one allowed by Minnesota law, the company will be asked to verify that the group is one which is allowed under the following Minnesota statutes.

#### Limitation Of The Types Of Groups Permitted To Offer Group Policies

Minnesota Statutes section 62A.10 and MS 60A.02, sub.1a, 28 define five types of associations or trusts to which group coverage may be issued. Briefly, these types are as follows:

Employers;

Purchasing pools as described in M.S. section 62Q.17;

Any association as defined by M.S. section 60A.02;

Multiple employer trusts as defined by M.S. section 60A.02, Subd. 29;

Trustees of a fund, established or adopted by two or more employers or maintained for the benefit of members of an association, where officers, members, employees or classes or divisions thereof, may be insured for their individual benefit.

| <p style="text-align: center;"><b>VISION CHECKLIST</b></p> <p style="text-align: center;"><b>CODE 48</b></p>  | <p>IDENTIFY<br/>POLICY &amp;<br/>CERT PAGE #,<br/>OR LOCATION,<br/>OF BENEFIT<br/>WITHIN FORM<br/>SUBMISSION</p> |
|---|--|
| <p><b>Policy filings for trusts, associations, or other groups that do not meet these statutory qualifications will not be approved.</b></p> <p><b>◆62A.141 Coverage For Handicapped Dependents</b></p> <p><i>(Applicable only to group coverage)</i></p> <p>Handicapped dependents must be added to a policy without preexisting condition limitations, insurability, eligibility, or health underwriting approval.</p> <p><b>62A.136 Dental And Vision Plan Coverage.</b></p> <p>The following provisions do not apply to health plans providing dental or vision coverage only: sections <a href="#">62A.041</a>; <a href="#">62A.0411</a>; <a href="#">62A.047</a>; <a href="#">62A.149</a>; <a href="#">62A.151</a>; <a href="#">62A.152</a>; <a href="#">62A.154</a>; <a href="#">62A.155</a>; <a href="#">62A.17</a>, subdivision 6; <a href="#">62A.21</a>, subdivision 2b; <a href="#">62A.26</a>; <a href="#">62A.28</a>; <a href="#">62A.285</a>; <a href="#">62A.30</a>; <a href="#">62A.304</a>; <a href="#">62A.3093</a>; and <a href="#">62E.16</a>.</p> <p><b>62A.146 Continuation Of Benefits To Survivors</b></p> <p>(See also Subd. 2 of 62A.21)</p> <p><b>62A.17 Termination Of Or Layoff From Employment; Continuation Rights</b></p> <p><b>◆Subd 2a Continuation Privilege</b></p> <p>The requirement for a continuation privilege applies to Vision coverage as it is not exempted by Minn. Stat. § 62A.136.</p> <p><b>Subd 6 Conversion Privilege</b></p> <p>The requirement for a conversion privilege does not apply to Vision coverage due to Minn. Stat. § 62A.136.</p> <p><b>62A.19 Prohibition Against Non-Diagnostic X-Rays</b></p> <p><b>62A.20 Continuation Coverage Of Current Spouse And Children.</b></p> |  |

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### ◆ Subd 2 Continuation Privilege

#### 62A.21 Continuation And Conversion Privileges For Insured Former Spouses And Children

### ◆ Subd 2a Continuation Privilege

The requirement for a continuation privilege applies to Vision coverage as it is not exempted by Minn. Stat. § 62A.136.

### Subd 2b Conversion Privilege

The requirement for a conversion privilege does not apply to Dental (and Vision) coverage due to Minn. Stat. § 62A.136.

#### 62A.25 Reconstructive Surgery

#### 62A.301 Coverage For Full Time Students

### ◆ 62A.302 Coverage Of Dependents

The definition of dependent can be no more restrictive than that found in Minn. Stat. §62L.02.

### Managed Care -- Provider Network Issues

If a PPO Provider Network or Prescription Drug Network is involved please refer to the PPONetwk Checklist.

### Managed Care – Utilization Review Issues

Insurers are subject to the same requirements as licensed utilization review organizations -- Refer to Minnesota [Chapter 62M.](#)"

### Right To External review.

Notification of the enrollee's right to external review must accompany the denial issued by the insurer. Refer to MN. Stat 62.Q.73.

### 72A.51 & 72A.52 Right to Cancel (Individual Only)

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The caption "RIGHT TO CANCEL" or alternatively acceptable "RIGHT TO EXAMINE AND CANCEL" and the statutory language must be printed on the contract and comply with the statutory time frames for cancellation and return of premium. The printed notice may not be stapled, pinned, or rubber stamped. However, if necessary we will accept a printed sticker which will completely cover the non-compliant language.

#### **65B.61 Coordination With No-Fault**

##### **Subd 3 Rate Reduction If Benefits Coordinated With No-Fault Auto Payments**

Regarding the coordination with no-fault; please note the following:

When a policy coordinates with "no-fault" medical benefit, an actuarial memorandum indicating and supportive of the rate reduction (usually 1% or more) must be provided for compliance with Subdivision 3 of 65B.61.

#### **Use Of Brackets**

The Department will only accept limited use of brackets. Refer to the Common Elements Checklist.

#### **Binding And Mandatory Arbitration**

Binding and mandatory arbitration is viewed as not being in the public interest. For most policies of accident and sickness insurance, the Department feels that such a provision directly conflicts with the standard provision for legal actions, as set forth in Minn. Stat. § 62A.04, Subd. 2(11).